



08-17-01

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Brij Masand and Vishwamitra RamaKrishnan
Serial No. 09/843,057
Filed: April 26, 2001
Title: Financial Methods and Systems
Attorney Docket: Verilytics/Patent

Certificate of Express Mail

I hereby certify that the attached correspondence is being deposited, under 37 CFR 1.10, with the United States Postal Service "Express Mail Post Office to Addressee" Service, Label No. EL 864265767, on August 16, 2001, addressed to Commr. for Patents, Washington, D.C. 20231.

Signature of person mailing:

David Jacobs

Response To “Notice to File Missing Parts”

Commissioner for Patents
OFFICE OF INITIAL PATENT EXAMINATION
Washington, D.C. 20231

In response to the "Notice to File Missing Parts of Nonprovisional Application" (the "Notice") mailed June 20, 2001 (Part 2 copy attached hereto), attached for filing are:

- 1) A Declaration signed by the inventors; and
- 2) An Abstract of the Disclosure.

Payment of Surcharge by Deposit Account: The USPTO is hereby authorized to charge the \$65 declaration surcharge (37 CFR 1.136(a)), and any other required fee, to the Lucash, Gesmer & Updegrove PTO Deposit Account No. 122315.

If additional information is required, you are invited to immediately contact the undersigned via telephone or facsimile at the numbers listed below. Thank you for your attention to this matter.

Respectfully submitted,



David Jacobs

Reg. No. 31,770

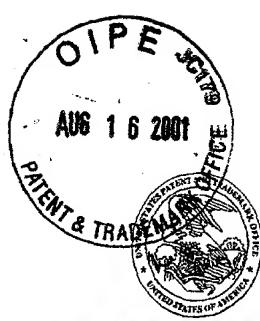
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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 09/843,057 | 04/26/2001 | Brij Masand | Verilytics/Patent |

CONFIRMATION NO. 8905

24390
 LUCASH, GESMER & UPDEGROVE, LLP
 40 BROAD ST
 SUITE 300
 BOSTON, MA 02109

FORMALITIES LETTER



OC000000006207113

Date Mailed: 06/20/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 65.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- An abstract was not provided for this application. An abstract of the technical disclosure is required under 37 CFR 1.72(b).

*A copy of this notice **MUST** be returned with the reply.*


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Initial Patent Examination Division (703) 308-1202

08/21/2001 ABELETE1 00000070 122315 09843037 PART 2 - COPY TO BE RETURNED WITH RESPONSE

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